

**SNAPSHOT of HOME Program Performance--As of 12/31/08**  
**Local Participating Jurisdictions with Rental Production Activities**



Participating Jurisdiction (PJ): Duluth State: MN

PJ's Total HOME Allocation Received: \$11,011,111 PJ's Size Grouping\*: C

PJ Since (FY): 1992

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	C	Overall
Program Progress:				PJs in State: 6			
% of Funds Committed	93.08 %	90.99 %	3	90.66 %	72	73	
% of Funds Disbursed	89.70 %	85.85 %	3	81.06 %	84	85	
Leveraging Ratio for Rental Activities	23.14	10.94	1	4.62	100	100	
% of Completed Rental Disbursements to All Rental Commitments***	100.00 %	98.98 %	1	81.27 %	100	100	
% of Completed CHDO Disbursements to All CHDO Reservations***	74.78 %	79.74 %	6	68.23 %	48	53	
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	97.70 %	87.71 %	1	79.86 %	84	88	
% of 0-30% AMI Renters to All Renters***	75.86 %	55.67 %	1	44.82 %	86	91	
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	100.00 %	99.26 %	1	94.65 %	100	100	
Overall Ranking:			In State:	1 / 6	Nationally:	96 97	
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$18,374	\$28,386		\$25,419	87 Units	11.80 %	
Homebuyer Unit	\$19,181	\$11,784		\$14,530	115 Units	15.60 %	
Homeowner-Rehab Unit	\$12,379	\$12,963		\$20,251	390 Units	53.00 %	
TBRA Unit	\$2,827	\$2,135		\$3,156	144 Units	19.60 %	

\* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (201 PJs)

C = PJ's Annual Allocation is less than \$1 million (293 PJs)

\*\* - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

\*\*\*- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

## Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Duluth MN

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
<b>PJ:</b>	\$148,974	\$114,153	\$16,801
<b>State:*</b>	\$77,453	\$107,764	\$6,130
<b>National:**</b>	\$89,640	\$72,481	\$22,984

**CHDO Operating Expenses:**  
(% of allocation)

**PJ:** 2.3 %  
**National Avg:** 1.1 %

**R.S. Means Cost Index:** 1.09

<b>RACE:</b>	Rental %	Homebuyer %	Homeowner %	TBRA %
White:	<span style="border: 1px solid black; padding: 2px;">54.0</span>	<span style="border: 1px solid black; padding: 2px;">84.3</span>	<span style="border: 1px solid black; padding: 2px;">94.1</span>	<span style="border: 1px solid black; padding: 2px;">55.6</span>
Black/African American:	<span style="border: 1px solid black; padding: 2px;">12.6</span>	<span style="border: 1px solid black; padding: 2px;">4.3</span>	<span style="border: 1px solid black; padding: 2px;">2.6</span>	<span style="border: 1px solid black; padding: 2px;">24.3</span>
Asian:	<span style="border: 1px solid black; padding: 2px;">1.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native:	<span style="border: 1px solid black; padding: 2px;">28.7</span>	<span style="border: 1px solid black; padding: 2px;">6.1</span>	<span style="border: 1px solid black; padding: 2px;">1.8</span>	<span style="border: 1px solid black; padding: 2px;">13.2</span>
Native Hawaiian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.9</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">1.4</span>
Asian and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Black/African American and White:	<span style="border: 1px solid black; padding: 2px;">1.1</span>	<span style="border: 1px solid black; padding: 2px;">0.9</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native and Black:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Other Multi Racial:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.3</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">1.1</span>	<span style="border: 1px solid black; padding: 2px;">0.9</span>	<span style="border: 1px solid black; padding: 2px;">0.3</span>	<span style="border: 1px solid black; padding: 2px;">3.5</span>

### ETHNICITY:

Hispanic	<span style="border: 1px solid black; padding: 2px;">1.1</span>	<span style="border: 1px solid black; padding: 2px;">2.6</span>	<span style="border: 1px solid black; padding: 2px;">0.5</span>	<span style="border: 1px solid black; padding: 2px;">2.1</span>
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### HOUSEHOLD SIZE:

1 Person:	<span style="border: 1px solid black; padding: 2px;">57.5</span>	<span style="border: 1px solid black; padding: 2px;">17.4</span>	<span style="border: 1px solid black; padding: 2px;">39.5</span>	<span style="border: 1px solid black; padding: 2px;">36.8</span>
2 Persons:	<span style="border: 1px solid black; padding: 2px;">14.9</span>	<span style="border: 1px solid black; padding: 2px;">32.2</span>	<span style="border: 1px solid black; padding: 2px;">25.4</span>	<span style="border: 1px solid black; padding: 2px;">22.9</span>
3 Persons:	<span style="border: 1px solid black; padding: 2px;">16.1</span>	<span style="border: 1px solid black; padding: 2px;">21.7</span>	<span style="border: 1px solid black; padding: 2px;">16.2</span>	<span style="border: 1px solid black; padding: 2px;">24.3</span>
4 Persons:	<span style="border: 1px solid black; padding: 2px;">5.7</span>	<span style="border: 1px solid black; padding: 2px;">17.4</span>	<span style="border: 1px solid black; padding: 2px;">10.0</span>	<span style="border: 1px solid black; padding: 2px;">10.4</span>
5 Persons:	<span style="border: 1px solid black; padding: 2px;">3.4</span>	<span style="border: 1px solid black; padding: 2px;">7.0</span>	<span style="border: 1px solid black; padding: 2px;">6.2</span>	<span style="border: 1px solid black; padding: 2px;">2.8</span>
6 Persons:	<span style="border: 1px solid black; padding: 2px;">1.1</span>	<span style="border: 1px solid black; padding: 2px;">2.6</span>	<span style="border: 1px solid black; padding: 2px;">2.3</span>	<span style="border: 1px solid black; padding: 2px;">2.1</span>
7 Persons:	<span style="border: 1px solid black; padding: 2px;">1.1</span>	<span style="border: 1px solid black; padding: 2px;">1.7</span>	<span style="border: 1px solid black; padding: 2px;">0.5</span>	<span style="border: 1px solid black; padding: 2px;">0.7</span>
8 or more Persons:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

### HOUSEHOLD TYPE:

Single/Non-Elderly:	<span style="border: 1px solid black; padding: 2px;">55.2</span>	<span style="border: 1px solid black; padding: 2px;">17.4</span>	<span style="border: 1px solid black; padding: 2px;">24.4</span>	<span style="border: 1px solid black; padding: 2px;">45.8</span>
Elderly:	<span style="border: 1px solid black; padding: 2px;">14.9</span>	<span style="border: 1px solid black; padding: 2px;">3.5</span>	<span style="border: 1px solid black; padding: 2px;">26.2</span>	<span style="border: 1px solid black; padding: 2px;">2.1</span>
Related/Single Parent:	<span style="border: 1px solid black; padding: 2px;">28.7</span>	<span style="border: 1px solid black; padding: 2px;">46.1</span>	<span style="border: 1px solid black; padding: 2px;">26.2</span>	<span style="border: 1px solid black; padding: 2px;">41.7</span>
Related/Two Parent:	<span style="border: 1px solid black; padding: 2px;">1.1</span>	<span style="border: 1px solid black; padding: 2px;">25.2</span>	<span style="border: 1px solid black; padding: 2px;">17.7</span>	<span style="border: 1px solid black; padding: 2px;">9.0</span>
Other:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">7.8</span>	<span style="border: 1px solid black; padding: 2px;">5.6</span>	<span style="border: 1px solid black; padding: 2px;">1.4</span>

### SUPPLEMENTAL RENTAL ASSISTANCE:

Section 8:	<span style="border: 1px solid black; padding: 2px;">21.8</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span> <sup>#</sup>
HOME TBRA:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	
Other:	<span style="border: 1px solid black; padding: 2px;">47.1</span>	
No Assistance:	<span style="border: 1px solid black; padding: 2px;">31.0</span>	

**# of Section 504 Compliant Units / Completed Units Since 2001** 35

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM  
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Duluth

State: MN

Group Rank: 96  
(Percentile)

State Rank: 1 / 6 PJs

Overall Rank: 97  
(Percentile)

Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 73.60%	100	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 47.54%	74.78	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	97.7	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 90.20%	100	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.500	1.19	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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